Evening Public Tedger PUBLIC LEDGER COMPANY

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Published daily at Public Ledges Manager Published daily at Public Ledges Building Independence Square. Philadelphia.

Atlantic City. Press. Union Building New York. 364 Madison Ave.
Derroit. 701 Ford Building St. Louis. 613 Globe-Democrat Building St. Louis. 613 Globe-Democrat Building Chicago. 1302 Tribune Building Chicago. 1302 Tribune Building Chicago. 1302 Tribune Building NEWS BUREAUS.

N. E. Cot. Pennsylvania Ave. and 14th St. New York Berrat. The Sten Building SUBSCRIPTION TERMS:

SUBSCRIPTION TERMS:
The Evening Public Ledges is served to subscribers in Philadelphia, and surrounding towns at the rate of twelve (12) cents per Week, payable to the Carrier.

By mall to points outside of Philadelphia in the United States. Canada. or United States possessions, postage free, fifty (50) cents per month. Sig (36) dollars per vent, payable in advance. To all foreign countries one (81) dollar a month. Notice—Subscribers wighting address changed must give old as well as new address.

BELL 2600 WALNIT KENYTONE MAIN 1601.

BELL, 3000 WALNUT KEYSTONE, MAIN 1601 Ledger, Independence Square, Philadelphia.

Member of the Associated Press

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Philadelphia, Saturday, Nevember 11, 1922

BUSES AND BITTERNESS

TT 18 self-evident that motorbus lines are needed in this city to meet features of the transit problem beyond the field of trolley service. For this reason the councilmanic resolution opening the way for co-operation of the Transit Company and the city on this subject is commendable.

There are thoroughfares, such as the Roosevelt Boolevard and the Parkway. where efficient gasoline-bus services would be most cordially welcomed. The time is also fast approaching when the question of trolley cars in the central business districts must come up for serious consideration. If the bases are found practicable they could be used to notable advantage in congested areas, as has been the case in Paris and London, in the heart of which cities any trolley service would be paralyzed.

It is a sign of real progress that Council has formally passed a resolution calling for conference on the bas program between Thomas E. Mitten and Richard Wegiein. Such petty squabbling concerning the Mayor's position in the matter as characterized the councilmanic session is trrelevent and childish. The problem of better transportation for Philadelphia is too formidable and too urgent to be confused with political baiting and personal acrimonious attacks on either side.

The obligation of sensible behavior, involving a grasp of actual conditions upon their merits or demerits and free from exhibitions of puerile controversy, rests upon both camps in the City Government. The public is not acutely interested in the scoring of "points" for or against the Mayor by either Mr. Develin or Mr. Hall.

Of much deeper concern to the citizens of this community is the improvement of transit facilities such as the projected installation of motorbus lines seems to

A GENIAL MISSIONARY

THE gusto and hearty humor with which Georges Clemenceau is already facing his self-assigned American mission are indexes of a mood which the public should not find it difficult to share. Good-tempered exhortation is sufficiently uncommon to be welcomed as a delightful novelty. This is especially the case in matters of international relationships, where racial misunderstandings and conflicts of temperament, education and patriotic ideals play such power-cation and patriotic ideals play such powereation and patriotic ideals play such powerful and often unfortunate roles.

Clemenceau, it is safe to predict, will be heard with interest by thousands of Americans eager, to pay their respects to a remarkable figure in modern history and anxtous to Aearn something of the motive prompting him to conduct an individual campage on behalf of a nation to which he blas devoted a long and evential life.

"His audiences in this country will not want to be hectored. Happily, there are indications that Clemencean is coming here not to rebuke us, but to elucidate certain subjects which have perhaps been imperfeetly understood.

That the six weeks' tour contemplated will result in a wholesale conversion of the American public; that the art and intense convictions of a single statesman, however illustrious, will at once cause a widespread popular revision of estimates of the peace settlement of 1919 and of the responsibilities of the United States toward Europe in general and France in particular, are extremely problematical. But pechaps a beginning toward a keener comprehension of epochal events will be made and many Americans may be taught that innocence and virtue are not the exclusive possession of their country in the handling of international problems and that attempted solutions in Europe are not the result only of

In any event, the Tiger's approaching advent is bound to be an enlivening influence in the Nation, which is ready, as recent political occurrences have proved, to pursue the spirit of inquiry without much regard for set formulae and stale generaliza-

BENAVENTE HONORED

THE most conspicuous international figure receiving any of the Nobel prizes for 1921 is unquestionably Albert Einstein. winner of the award for physics. There can be little argument concerning so inevitable a choice.

Another verdier of the judges which inwites attention, however, is the honor bestowed on Jacinto Bennvente for distinction in literature.

Until the vogue for Blasco Bonnez staldenly appeared in the United States, average American conceptions of the renaissan-Spanish letters, which began in the latter half of the nineteenth century and has continued steadily ever since, was decidedly vague. Some fiction, it is true, crossed the peninsular frontiers and certain of the novels of Perez Galdes, notably his "Dona Perfecta," found favor in English transla-

But the remarkable vitality of the modern Spanish drama long escaped notice until the 'Gran Galeoto' of Jose Echegaray in various forms and adaptations made the circuit of the globe. Echegarny, whose most successful play was known in this country under the caption "The World and His was indeed the only Spanish drama. to be favored with a Nobel award prior

to 1921 Benavente, working with somewhat different methods and self-liberated from some of the conventions which at times hampered the best work of Echegaray, is a worthy Patrons of motion pictures will the effective screen version of his cities "The Passion Flower." under

was also presented in English A year or two ago the

same writer's "Los Intereses Creados" ("The Bonds of Interest") was successfully

produced in New York. The present formal recognition of Benavente's genius is reassuring testimony of the catholicity of taste and discriminatory powers of the Nobel tribunal. It is also an evidence of the position of the drams in modern literature. Six previous Nobel awards in letters have been to playwrights. Bjoernson, the Norwegian; Mistral, the Provencal: Heyse and Hauptmann, Germans; Echegaray, the Spaniard, and Maeterlinek, the Belgian.

THE WAR AGAINST WAR DID NOT WHOLLY FAIL

Today It Is Worth Remembering That Jingoism at Least Was Banished From the Face of the Earth

66 A JINGO." some one said not long ago, A ... is a fellow who always is ready and eager to lay down your life for his country." It might be more properly said that a jingo was that sort of lavish person. For it is worth remembering that jingoes and jingoism, ancient afflictions of our civilization, passed forever from power and authority when the armistice was signed.

A few blittle and bloodthirsty lady writers of what is supposed to be heroic verse still persist in the effort to keep alive the romantle and story-book conceptions of war. It is odd to hear women talking fight. They do it, perhaps, because no one has been going about offering to lay down their lives for one reason or another. If in some terrible and far fature they are sent out to kill each other by machinery, it will be the fault of their own poets. For any one but certain kinds of poets can see that the war to end war was not lost by the men who fought it and that great ends were sought by the armies in France and actually achieved.

Their gons awakened the world. They banished from all the seats of civilized Government the mood of militaristic imperialism. They banished it in England and they banished it in France. And they banished it in the Congress of the United States, which was almost ready to believe that there would have to be a war on Mexico-and a disruption of the Americas that would have set up on this continent a train of evils hardly less appalling than that which descended in Europe after the peace.

The minds of the peoples everywhere in the Western world are taking hold of truths which our own and other soldiers in the war against Germany died to find. They are groping and stumbling toward new principles of civilization that will be satisfactory not only to theorists and statesmen but to the unchanging conscience of mankind. In this quest they are often driving their leaders before them, as any one may see who reads between the lines of the news from England and France. It was not so ten years ago. It was not so in 1914 or even in 1916. The desire of

peoples now is not for conquests and the demonstrations of power and pride. It is for a way of life that will be satisfactory nest only in the present, but in that future to which all enlightened peoples ove a great measure of political and moral responsibility. That fact towers and shines.

to far greater heights. That is what the armies in France found out and proved at last and forever. Therein was one of their major victories and the one that yet will mean most to all the races of the earth.

Nationalism will remain after the work which is celebrated on Armistice Day is completed. But it will not be the nationalism that in the past presumed to be higher than the laws of right and more sucred than justice. Flags will remain and they will be dearer to the hearts of nations because they will be symbols not of power and pride alone, but of justice nobly done and universally assured.

So the American abroad, whether he lived or died, did not fail in the war against war. He helped greatly to clear a way through which mankind will yet achieve the most passionate desire of its heart.

If the dead soldiers were alive now they would be parzzled. They would wonder why the small groups that took charge of affairs after the fighting found fraternization so difficult. The soldiers fraternized easily enough under condtions far more trying than those of today. Beltish, French and Americaus shored their strength and their hopes and their tobacco when little of either remained to them. They teerned in time to pity even their enemies. They saw truth. Anger and determination may have been in then. But they were above hate.

What civilized nations are asking now is why their leaders are less intelligent than these other men were and less generous and brave. Such questioning will grow more and more insistent until it is antisfactorily

POLITICS AND MURDER

DEMOCRATIC leaders in New Jersey, including Governor Edwards and Judge Silzer, cannot afford to permit rumors now current about New Brunswick to go un challenged. The suggestion that in some mysterious way the Democratic majorities Tuesday renoted to interfere with the progress of the investigation into the Hall Mills murder case is more fantastic and more ominous than any ever before associnted with the activity of community poli-

leians in this country. Doubtiess it is without any foundation i truth. But the fact remains that the optimistic tone of the police and the prosecuting officials changed to one of doubt and hopelessness after the election returns were reeived. It happens, too, that Democratic leaders exert most influence in the New Brunswick region.

CONSERVATIVE FRANCE

A LL the eloquence of Rene Viviani, who is a past master of hortatory effects, seems to have been unavailing in the cause f woman suffrage in France. The Senate expected to veto the enfranchisement measure for bich the former Premier has been pleading and for which he has been, with some intermissions, diligently working since 1919, when the bill was blocked he tween the two houses after having trium-phantly passed he Chamber of Deputies. Woman suffrage in France presents several problems which have not formidably arisen in other countries priding themselves on their leadership of civilisation. The

foremost hindrance is unquestionably the indifference of the class for which "libera-tion" was planned.

French women, as a rule, have not been militant for the franchise and there is naturally something discouraging in supporting a cause in which those supposed to profit most by its advancement are listless.

In addition, the great preponderance of feminine citizens in France, a third again. as numerous as the men, is said to be troubling politicians, some of whom are fearful of an abuse of power by new voters. On the one hand it is maintained that feminine suffrage would mean increased strength for the reactionaries, while on the other an access of radicalism is predicted.

It is one of the paradoxes of history that France, which once led the way toward the political emancipation of Europe, is now timorously handling a problem which sister nations, formerly her pupils, have solved with comparative rapidity and without deleterious or alarming effects.

MR. HALL AS A REFORMER

THOSE who for years have been advocat-I ing such a change in procedure as would put the control of all expenditures of the County of Philadelphia in the hands of the appropriating officers of the city will wel-

come the support of Councilman Hall, He has just been saying that the salaries of the employes in local offices should be fixed in Philadelphia instead of in Harrisburg. This is a protest against the custom of going to the State Capitol to ask for a higher salary when that has been denied by the City Conneil. That increase in salary may be made after the budget for the year has been adopted. It places a burden upon the revenues not contemplated. And the recipients of the bigger pay can sue out a mandamus ordering its payment.

But Mr. Hall does not go far enough. The abuse of which he complains would be ended at once if the system of dual government were abolished. The county offices are beyond the control of any one in the City Hall. The number of employes may be raised and appointments may be and are made at the discretion of the appointing power without regard to fitness. And the County Commissioners exercise certain functions that ought to be performed by the City Council or by one or another of the departments of the City Government.

This anomaly was avoided when the territory of three countles was annexed to New York City. The act of consolidation provided that the powers of the Boards of Supervisors of the countles-these boards correspond to the County Commissioners in this State-not devolved on administrative departments or boards should be vested in the Board of Aldermen.

Such a change cannot be made by legislative act in Pennsylvania, for the Commissioners are embulmed in the State Constitution like files in amber and they can be removed only by a constitutional amend-ment. New York was determined that there should not be the anemaly of a dual form of government in the territory included within the city and it took effective steps to prevent it. No such steps were taken when the

boundaries of the City of Philadelphia were extended to include all the territory within the County of Philadelphia. If Mr. Hall and his political associates will unite to urge the Legislature to adopt the necessary amendment to the Constitution he will earn the gratitude of all those who believe that the City Government should have control over the local expenditure of the money raised by taxation on local property. The functions of the County Commissioners should be devolved upon the City Council or one or another of the city departments.

The change would at once deprive the county officers of their power to mandatings the City Treasurer for the payment of bills for which no appropriation had been made. It would not, however, prevent the abuse of the privileges of the Judges of the courts. Under the law these Judges are empowered to decide how many clerks and attendants they need and within certain limits to fix

President Judge Andenried, of Common Pleas Court No. 4, has asked for \$32,000 to pay the salaries of the attaches of his court. whereas President Judge Barratt, of Court No. 2, asks for \$46,800.

Judge Andenvied, who condemned the plans for Judge Brown's "Palace of Justice" on the ground of their extravagance, evidently practices in his own court that economy which he thinks should be the rule every where. What is the justification for the expenditure of \$16,800 a year by another branch of the same court engaged in the same kind of work? Yet, if by any chance the City Council should cut down the amount asked for by Judge Barratt he could ollect it by mandamus proceedings. Members of the Conneil have been talking

for years about the cylls of the mandamus system. If they want it abolished they know how to get it done.

PINCHOT TESTS THEM

MR. PINCHOT evidently has decided to find our what sort of men are at the head of the departments of the State Government, some of whom he has the power to dispince when he takes office. He has asked them to submit to him an

estimate of the necessary expenditures of their departments for the next two years. "We cannot assume," he writes, "that the next Legislature will levy new taxes for the purpose of defraying increased expendi

He wants every man to cut his estimates to the lowest limit consistent with efficlency and, if possible, to make them less than they were two years ago. He is doing this in conformity with his purpose to make a budget and to control the expenditures of the Commonwealth. He has that numberity under the Constitu-

tion, not quite so explicit as might be desired, but sufficient for the purposes of a determined man. The Legislature may change his badget in any particulars that it sees fit. but he has the power to veto specific flems in every appropriation bill. These bills are usually passed in the closing days of the session of the Legislature and the Governor does not have to run the risk of a veto of his executive acts. He holds a club which he can wield to good purpose if be is so disposed. Mr. Pinchot has definitely announced that

he does not intend to consider the appoint enent of his cabinet at present. It is evident that he intends to find out what sort of men are now in office before he decides to displace them. They are put on their mettle by his demand for budget estimates. We shall see within a few weeks how they respond to the purpose of the Governorelect to concentrate his attention on economy and efficiency.

Airplane propellers worth \$152 condemned Bargains by the Government after the war are being sold for \$1 apiece, with women the principal purchasers. They are being used as revolving clothes trees, and (though eight feet in diameter) as mantelpiece ornaments. We suspect that If battleship conning towers were put on the bargain counter the ladies would buy 'em for chicken coops and pin trays.

white deer has so startled hunters who have seen it, that they have been un-able to pull a trigger. That albino is safe until it is sighted by man who lacks magination.

Past-Governor Beaver's Scheme. Sahara Ocean

PHILADELPHIA is materially interested in the revival of a waterway project.

It is the canalization of the Delaware

desired.

The request of the War Department en-Some years ago its engineers made a complete survey of the Delaware between the points named.

Then, for some unexplained reason, the plans were shelved and the development halted on an adverse report.

THE length of the Trenton-Easton Canal from ten to thirteen hours.

be required.

Movable dams might be substituted if ther were found more advantageous.

The fall of the river from Easton to
Trenton is 157 feet. Sufficient depth of
the river to accommodate burge traffic would
be obtained by dredging to a depth from

years ago great enthusiasm was aroused in every city and town from Easton to Phil-adelphia on the Delaware. Trade bodies became active in its support.

were aroused to action largely because of the opportunities that would be afforded to utilize the water of the canal for industrial purposes.

Now the interest is being revived, I am told, with some hopes of success.

A LFRED LYNCH, statistician of the Board of Commissioners of Navigahas a capacity of about 600 tons and draws approximately nine feet of water. He points out that the utility of our inland waterways was shown during the

recent coal strike.

Thousands of tons of coal came to Philas compared with the normal-sized coal

CANALS for the extension of Philadel-In the early part of the nineteenth century the idea of a canal across New Jersey connecting the ocean with the Delaware River in the vicinity of this city was

promulgated.

aroused.
Ex-Governor Pattison, representing Philadelphia: Thomas Martindale, vice president of the Ship Canal Commission. and Lewis M. Haupt, one of the engineers of the Nicaragua Canal Commission, elo-quently urged the feasibility and necessity of the plan before the New York Commerce Commission in January, 1899.

The proposed ship canal was to be 31.4 Plans involved the utilization of the Delaware and Raritan Canal, by enlarging it to accommodate ocean vessels of moderate

THE decade and a half between 1885 and 1900 was, curtously, an era of canal It saw the Nicaragua Canal brought for-

The Pauama-Isthmian Canal was dragged from French failure into the light of day finally to emerge triumphant under Roose-

Coincident with these, in Western Penn sylvania, the scheme for a canal from Lake Erie to the Ohio River was long agitated. It was an ancient project.
As far back as the beginning of the Re-

public the idea had fastened itself in the minds of engineers. Canal Commission was behind the work.

Ten thousand dollars had been appro-priated, by the Legislature of 1889, for the expenses of this commission.

Colonel T. P. Roberts, a famous Pittsburgh engineer, was one of its most ardent

John A. Wood was president. W. S Shallenberger, of Rochester, afterward Assistant Postmaster General, was treasurer. and Eben Brewer, then editor of an Krie newspaper, and later Military Postmaster General of Cuba, was secretary.

enough money to complete a survey, Colonel Roberts and John W. Goodwin agreed to give the matter their personal attention and

most ambitious program. He wanted a continuous waterway from New York to New Orleans.

the suggestion. A Lake Erie and Ohio River canal, how ever, is still a virile project in Western

it up, and today it is as vigorous and flour-ishing as it was thirty years ago.

TT WAS between the years I have named that the Sahara Ocean project was re-"The great Sahara Desert, that mole upon the world's face, will one day be but

and depression with the Atlantic Ocean be-tween the twentieth and sixtieth parallels of latitude was to turn the Sahara Desert into the Sahara Ocean.

There is probably more reason than truth in the allegation that candidates for the New Brunswick police will have put to them the following hypothetical question: If it takes seven weeks to find a thumbprint on a visiting card, how long will it take to discover the Bertillon measurements of a dumbbell?



The Government Studying the Upper Delaware-Great Projects of the

It is the canalization of the Delaware River from Trenton to Easton.

The War Department has written to the Easton and Phillipsburg Boards of Trade for full information as to the benefits that would accrue to these cities should the project be launched.

Both cities are now making a survey, as desired.

would be about fifty miles.
With electrically propelled boats and barges the distance would be covered in Anywhere from ten to fifteen locks would

six to twelve feet.

When the scheme was proposed some

Corporate and manufacturing interests

adelphia from Norfolk by way of the Chesapeake and Delaware Canal. It was from the soft-coal region of West Virginia and helped to keep many of our industries in operation during that period. The Lehigh Canal operates small boots on its canal, but their capacity is limited

At intervals since it has come to the Thirty-three years ago the scheme of a ship canal to connect New York City and Philadelphia was originally presented. Meetings were held and much enthusiasm

draft Mr. Martindale pointed out that the whole

route of such a canal would be "a con-Prof. Haupt presented figures showing commercial importance of Philadelphia and the udvantages to both cities to be de rived from connecting the Delaware and Raritan Rivers by a ship canal.

ward, fought over for years, and abau-

The Pennsylvania and Lake Eric Ship

GOVERNOR JAMES A. BEAVER pre-meetings in Pittsburgh in October, 1889. When it was found that \$10,000 was not

lessen the cost. Governor Beaver at the meeting launched

It was to be continuously inland, con-necting the Ohio River and Lake Eric Canal from Buffalo to Albany. The Governor's plan never evolved beyond

Pennsylvania. Successive men and interests have taken

a memory," was the confident prediction of its projectors. A canal sixty miles long, connecting this

Populous cities were to spring up along the southern part of the Barbary States and the northern fringe of the Congo Free State, and ocean steamers were to ply above drowned cases and the forgotten habitations of wild Bedouin tribes.

THE LIFE SAVER

Daily Talks With Thinking Philadelphians on Subjects They Know Best

keeping the associations free from all State

taxes and Federal income taxes. They also had inserted in the Revenue Act of 1920 a clause exempting to all individuals \$300 income received during the year from investments made in building and loan associations from 1921 to 1926.

The Present Situation

"The situation at present is still tight for the financing of home-buyers, although,

though they have a great many applicants.

way of solving this difficulty. Borrowing

this is only a temporary makeshift, and the

loans are liable to be called when it is not

convenient to pay them back. In any case

ments to be considered, all of which disap

pear with a larger membership to the asso-clations.

situation and tending to make it a good bit better is the fact that the trust companies

are now getting back to the position where

they will again accept first mortgages, which they would not do during the period of the

they control a lot of money, and this affords considerable relief from a very bad situation.

Country Badly Underbuilt

so far as homes are concerned. A building and loan association always dislikes to

foreclose a mortgage, but when this had t

war and the heetic conditions which

be done in former days, that is before the

suited from it, the association in ninety-

nine times out of a hundred had to bid in

the property itself in order to save its in-

"But when it has to foreclose now and

put up the property at Sheriff's saie, there is usually lively hidding for it if the prop-

erty is at all desirable. This in itself shows

that there is still a greater demand for houses than there is supply.

"Prices of houses will not come down

substantially while labor and materials re-

main at the high prices at which they now

course, every one has a place to live, and thousands and thousands of families solved this problem by 'doubling un' and having

two families live in a house where only one lived before. But this is highly undesirable,

as there is always a lower standard of living under these conditions. It is to be hoped that the building situation, at least as far

as the homes are concerned, will be speedily adjusted."

his contemplated visit to the United States.

and haste has been made to assure the world that he will speak but for himself. But the truth there is in the assertion seems so small

as to be negligible when one considers the

man's personality and all he has meant to

France in the past. He may not speak for official France, but he will speak for a large

\$3,000,000 in behalf of the Cayuga Indians

(most of them now in Canada), whose an-

tended) an annual payment of \$2400 in per-petuity for ceded lands. Once in a great

while a voice comes out of the past and hollers, "Cash!"

Gaspingly of Rector Hall and Mrs.
Mills is reading of the
efforts of the authorities to gather evidence
sufficient to convince the Grand Jury of the
guilt of this or that person of the crime, and
there is remote possibility that by and by
he or she will grow so peeved at the alleged
incompetence shown that another brainstorm
will develop and a confession will be made
which the police will find it quite impossible
to believe.

estors forfeited (unjustly, it is now

and influential France, notwithstanding.

Their Ally

Gaspingly

Clemenceau has come in

for some criticism in his

Great Britain is sning

the State of New York and the Government of

Somewhere the murderer of Rector Hall and Mrs.

United States for

are and where they have been since the war

sent them to unprecedented heights.

shortage of houses adds to this situation.

The whole country is badly underbuilt in

war and immediately after it.

"Another factor which is entering the

they must be paid back sooner or later. plan therefore has many important ele-

from the banks will not answer.

"Increased membership of the various in-

NOW MY IDEA IS THIS!

JOHN W. SPECKMAN On Building and Loan Societies and the Building Situation

THE financial condition of the building A and loan societies of the State has a decided influence upon the huilding situation, says John W. Speckman, secretary of the Building Association League of Pennsylvania

sylvania. "The primary purpose of the league," as I have said, It is easier than it has been for several years. Many associations are said Mr. Speckman, "is to organize the various societies of the State in order to guard against unfair legislation, and our persons not members of the association, alorganization is a member of the United States League, which is composed of the dividual associations is the only practical various State leagues all over the country.

Financing Private Homes "Our association is doing all that it can to assist in the financing of the building of private homes, and this end of the work is now in better shape than it has been for several years. The situation, which was a most unfortunate one, was caused by the simost complete cessation of building due

"At that time, building of homes having practically stopped completely, speculators saw their opportunity to buy houses from persons who were holding them for investment purposes and renting them. speculators would buy a property and then compel the tenant either to buy it them at a higher price or move. In thouselves in a position where they could not get another house, and they were obliged to

buy in order to have some place to live.
"What the speculators did in a grea many cases was to procure a first mortgage, possible, from an individual, a secon mortgage from a building and loan associa-tion and take a third mortgage themselve for whatever they could not raise on the first and second. In most cases this third mortgage represented their profit, and they took chances on realising on it.

How Funds Became Scarce

"The stringency of funds in the building and loan associations was due to the fact that the trust companies, which up to the time of the war were always in the market for first mortgages, as well as a number of very large trust estates, refused to take mortgages. 'his refusal was because they mortgages. his refusal was very high rates were able to loan money at very high rates of interest outside of the State. Then another reason entered into the transaction Where the estate was very large the trus tees bought Liberty Bonds with the pro-ceeds instead of taking first mortgages, because the bonds were exempt from taxation. This plan was also followed by a number of individuals of great wealth who had been in the habit of taking first mortgages, and the result was to withdraw a buge amount the result was to withdraw a huge amount of money from the mortgage market and in turn the purchasers of houses were unable to finance their operations through the financial agencies which only a short time before had been only too glad to accept mortgages as security for loans.

'This situation practically forced people to go to the building and loan associations almost exclusively for the money which they had to have to buy their homes. The funds

had to have to buy their homes. The funds of the associations were quickly used up by the first borrowers, and all the money which the association could borrow was also speedily taken by home-buyers.

The Borrowing Capacity

"At the last session of the Legislature (in 1921) an effort was made to have the borrowing capacity of the building and loan associations increased. At that time, under the law, an association might borrow 25 per cent of the withdrawal value of its stock, and the idea was to increase this

amount.

"This plan was opposed by the league for the reason that while we believe that the building associations as a rule are managed by honest business men who have been wisely selected for this purpose, they are not finan-ciers. Therefore we deemed it unwise to allow the associations to pyramid their assets by borrowing large amounts of money which might be called by the creditors during a subsequent period of depression. When this period came it was practically certain that there would likewise be large certain that there would likewise be large withdrawals of shares from the associations. The double demand upon the resources of the associations readily might result in the insolvency of the organization, or rather in an inability to meet the claims upon it. The bill was defauted by the Legislature upon the reasons aven by the largue.

"The less of its largue instrumental in the less of the largue."

SHORT CUTS

There is cold comfort in the knowledge that ninety of our schools might delight to antiquarian.

Buil in tunxeutawney treed a busing who wore a red hat. The buil was probable a member of a bovine Fascisti. Bonar Law says the League of Nation has done good work. Well, it came non-defeating Henry Cabot Lodge.

Judge Brown's objection to Mr. Riter-plan may well be grounded on the resum-tion that delays are dangerous.

Armistice Day also serves to remind that when we first celebrated some of had the notion war was over for all time. The rumor that Dr. Finegan was a to resign was probably the wayward chil of a willful wish sojourning in the opposition

Reno's interest in transients is probably responsible for Nevada's turning down of two propositions to alter the State of two propositions to alter the

No. gentlemen, the White Apron chichouse recently dedicated at Highland Parkhas absolutely nothing to do with the competent celebrants of pre-Volstead days. Bernard Shaw says he has an excellent recipe for poisoning. With so many of hi critics still at large this proves him po-

sessed of admirable self-restraint. Moist One with a cackle of modified the 'the Republican majority in Control doesn't amount to more than one-half a

Two big liners have changed their re-istry from the American flag to the flag. Panama because of the dry laws. Captal John Barleycorn continues to be a popular navigator outside the three-mile limit.

1 per cent.

With New, Frelinghuysen and Kelle away from Washington President Hardi will get a chance to pick some new play mates and the feature writers to pick some new subjects for "intimate sketches."

What Do You Know?

QUIZ

QUIZ

1. When was the first bathtub installed an American home and in what the waste of the largest passenger ship as in service under the American are in service under the American are greatest of the pyramids built?

4. What was the largest and most important native Indian tribe of the sern United States?

5. Where do the Cingalese live?

6. What is chaparrai?

7. What name is regarded as the unlucked for Kings?

8. Who was the ferryman of the lower of the series of the s

Answers to Yesterday's Quiz The first actual clock is said to been produced about 980 A. D. Europe by tierbert, the monk on the most accomplished scholars of

the most accomplished scholars of age.

2. Limerick, Ireland, is called the "City the Violated Treaty," because its render by Sarsfield in 1691 was cured by the British on condition the Roman Catholics in Ireland senjoy under William III and is future such privileges in the exact of their region an were consistent the laws of Ireland or as they enjoyed in the reign of Charles The British Government claimed Ginckell, commande, of the British Government claimed Ginckell, commande, of the British govers and that provision the treaty was not respected.

3. According to the Mohammedan calculate the present year is 1341.

4. The atmosphere extends from the surfof the carth about 100 miles.

5. The westernmost point of the continental territory of the Unitates is Cape Alva, in the State Washington.

6. Stratford-on-Avon. the birthplace

States is Cape Alva, in the State Washington.

6. Stratford-on-Avon. the birthplace Shakespeare, is in Warwickshire.

7. The Battle of Wagram was fought a village of that name in Lower trip on July 6, 1809, and resulted victory of the French, under leon and Massena, over the Australia of the Charles.

8. Three miles make a league.

9. The first Thanksgiving Day in was observed by the Pilgris Plymouth, Mass. In 1821.

10. Magnesium is the lightest income.